

MARYLAND FINANCIAL BANK

	CPP Disbursement Date 03/27/2009	Cert 57821	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$83	\$78	-6.7%		
Loans	\$62	\$56	-9.9%		
Construction & development	\$17	\$9	-45.5%		
Closed-end 1-4 family residential	\$3	\$4	45.1%		
Home equity	\$1	\$0	-100.0%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	-19.6%		
Commercial & Industrial	\$2	\$4	93.0%		
Commercial real estate	\$34	\$34	-0.3%		
Unused commitments	\$5	\$1	-77.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$3	215.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$3	-37.5%		
Cash & balances due	\$17	\$15	-13.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$76	\$71	-6.8%		
Deposits	\$50	\$50	1.0%		
Total other borrowings	\$26	\$20	-22.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$7	\$6	-6.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.5%	8.2%	--		
Tier 1 risk based capital ratio	10.4%	10.7%	--		
Total risk based capital ratio	11.6%	12.0%	--		
Return on equity ¹	1.9%	-7.4%	--		
Return on assets ¹	0.2%	-0.6%	--		
Net interest margin ¹	3.1%	3.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	55.5%	31.3%	--		
Loss provision to net charge-offs (qtr)	0.0%	44.8%	--		
Net charge-offs to average loans and leases ¹	0.0%	3.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	17.6%	18.2%	0.0%	4.8%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	16.6%	0.0%	0.0%	--
Commercial real estate	0.0%	4.0%	0.0%	0.0%	--
Total loans	4.9%	6.8%	0.0%	0.9%	--